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ABSTRACT OF THE DISCLOSURE

A system for preventing fraudulent card transactions and unauthorized access to computers and physical and virtual sites online and offline whether or not involving payment. A physical card, identified by a unique identification number (ID) is issued to the user. The card contains software for generating a unique one time surrogate number referred to as a Cybercoupon for use in a card transaction in place of the user's regular card number. Exposure to online intrusion is avoided and the system is rendered portable for use on any computer or other device equipped with a compatible operating system, by avoiding storage of any part of the system on the user's computer, placing the entire system instead on the card itself. The card contains advertising which appears on the user's computer screen. Access to the card is protected by a password. If an incorrect password is entered more than a preset number of times, an "alert" Cybercoupon which has the appearance of a regular Cybercoupon, is generated containing a code advising the card issuer that an irregular attempt has been made to access the card.

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